

Notice of Allowability

Application No.

10/672,596

Examiner

Clement B. Graham

Applicant(s)

HOLM-BLAGG, LYNN

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 11/10/09.
2. ☒ The allowed claim(s) is/are 1-27.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413), Paper No./Mail Date _____
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____

ALLOWANCE

Allowable Subject Matter

1. Claims 1-27, are allowable over the art of record.

2. The following is a statement of reasons for indication of allowable subject matter. The prior art fails to teach, or suggest, the limitations of:

receive a trigger, wherein the trigger indicates a correspondence associated with the financial account, receive a communication rule from a consumer participant associated with the financial account, incorporate the communication rule into a communication rule set maintained on the computer readable medium, access information associated with the financial account, apply the communication rule set to the information associated with the financial account) as recited in instant claims.

Hilt et al (US Patent: 5, 465, 206) taken alone or in combination with others fail to teach or suggest “receive a trigger, wherein the trigger indicates a correspondence associated with the financial account, receive a communication rule from a consumer participant associated with the financial account, incorporate the communication rule into a communication rule set maintained on the computer readable medium, access information associated with the financial account, apply the communication rule set to the information associated with the financial account” as recited in the instant claims.

Remington et al (US Patent: 6, 070, 150) taken alone or in combination fail to teach or suggest” receive a trigger, wherein the trigger indicates a correspondence associated with the financial account, receive a communication rule from a consumer participant associated with the financial account, incorporate the communication rule into a communication rule set maintained on the computer readable medium, access information associated with the financial account, apply the communication rule set to the information associated with the financial account” as recited in the instant claims.

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Electronic-device makers impose anti-consumer rules Dan Gillmor. Knight

Ridder Tribune News Service. Washington: Dec 24, 2002. pg. 1) taken alone or in combinations with others fails to teach or suggest ” receive a trigger, wherein the trigger indicates a correspondence associated with the financial account, receive a communication rule from a consumer participant associated with the financial account, incorporate the communication rule into a communication rule set maintained on the computer readable medium, access information associated with the financial account, apply the communication rule set to the information associated with the financial account “as recited in the instant claims.

Conclusion

3. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement Graham whose telephone number is (571) 272-6797. The examiner can normally be reached on Monday-Thursday from 7:00AM to 5:30PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner’s supervisor, Kambiz Abdi can be reached on (571) 272-6702. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

**/Alexander Kalinowski/
Supervisory Patent Examiner, Art Un
3691**

CG

Sept 25, 2010